

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert N Cossaboon
 Charlotte A Cossaboon
 Debtors

Case No. 16-11795-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi
 Form ID: 318

Page 1 of 1
 Total Noticed: 11

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db/jdb +Robert N Cossaboon, Charlotte A Cossaboon, 40 Morgan Hollow Way,
 Landenberg, PA 19350-1049
 13691742 Pennsylvania Department of Revenue, PO Box 280948, Harrisburg, PA 17128-0948
 13697099 +U.S. Bank N.A., c/o Andrew F. Gornall, Esq., KML Law Group P.C.,
 701 Market St., Ste. 5000, Phila., PA 19106-1541
 13691743 +U.S. Bank, N.A. Trustee, 3415 Vision Drive, Columbus, OH 43219-6009
 13865832 +Wells Fargo Bank NA, c/o William E. Craig, Esq., Morton & Craig LLC,
 110 Marter Ave., Ste. 301, Moorestown, NJ 08057-3125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Feb 18 2017 02:37:05 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 18 2017 02:36:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13724197 EDI: CAPITALONE.COM Feb 18 2017 02:03:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13691741 EDI: IRS.COM Feb 18 2017 02:03:00 Dept. of the Treasury, Internal Revenue Service,
 Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
 13709103 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 18 2017 02:35:53
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 13724464 EDI: WFFC.COM Feb 18 2017 02:03:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,
 Irvine, CA 92623-9657

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Et Al...
 agornall@kmlawgroup.com, bkggroup@kmlawgroup.com
 CHRISTOPHER R. MOMJIAN on behalf of Creditor Commonwealth of PA, Dept of Revenue
 crmomjian@attorneygeneral.gov
 JOSEPH F. CLAFFY on behalf of Joint Debtor Charlotte A Cossaboon claffylaw@gmail.com,
 claffylaw@aol.com;claffylawecf@gmail.com
 JOSEPH F. CLAFFY on behalf of Debtor Robert N Cossaboon claffylaw@gmail.com,
 claffylaw@aol.com;claffylawecf@gmail.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...
 bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer
 Services mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Robert N Cossaboon**
First Name Middle Name Last Name

Debtor 2 **Charlotte A Cossaboon**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9422**
EIN **-----**
Social Security number or ITIN **xxx-xx-7041**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-11795-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert N Cossaboon

Charlotte A Cossaboon

2/17/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.